
Federal Reserve Release



H.2

Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 1

Week Ending January 3, 2004

BS&R Banking Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
OSDM Office of Staff Director for Management

Bank Branches, Domestic

New York

Banco Popular North America, New York, New York -- to establish a branch at 1600 East Lamar Boulevard, Suite 270, Arlington, Texas.

- Approved, December 29, 2003

San Francisco

Central California Bank, Sonora, California -- to establish a branch at 2525 McHenry Avenue, Modesto.

- Approved, December 31, 2003

Kansas City

First State Bank N.M., Taos, New Mexico -- to establish branches at 151 South College Avenue, Fort Collins, Colorado, and 220 Josephine Street, Denver.

- Approved, December 29, 2003

Philadelphia

New Century Bank, Phoenixville, Pennsylvania -- to establish a branch at 155 East Lancaster Avenue, Wayne.

- Approved, December 31, 2003

Secretary

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 14925 John J. Delaney Drive, Charlotte.

- Approved, December 29, 2003

Secretary

RBC Centura Bank, Rocky Mount, North Carolina -- to establish a branch at 919 East Main Street, Richmond, Virginia.

- Approved, December 30, 2003

Bank Holding Companies

Atlanta

Citizens Banking Corporation, Frostproof, Florida -- to acquire shares of American Banking Corporation, Lake Wales, and thereby acquire American Bank and Trust.
- Approved, December 31, 2003

Kansas City

First Okmulgee Corporation, Okmulgee, Oklahoma -- to acquire shares of Coffeyville Bancorp, Inc., Coffeyville, Kansas, and thereby acquire CSB Bancorp, Inc. and Community State Bank.
- Approved, December 31, 2003

Dallas

Fort Worth Bancshares, Inc., Fort Worth, Texas, and Fort Worth Bancorporation, Inc., Wilmington, Delaware -- to become bank holding companies through the acquisition of Fort Worth National Bank, Fort Worth.
- Approved, December 31, 2003

Chicago

Main Street Bancorp, Inc., Northville, Michigan -- to become a bank holding company through the acquisition of Main Street Bank, a de novo bank.
- Approved, December 29, 2003

Kansas City

State Holding Company, Thermopolis, Wyoming -- to engage in title insurance activities in a community with a population of less than 5,000 through the acquisition of First American Title Company of Hot Springs County.
- Approved, December 30, 2003

Atlanta

Synovus Financial Corp., Columbus, Georgia -- to merge with Peoples Florida Banking Corporation, Palm Harbor, Florida, and thereby acquire Peoples Bank.
- Approved, December 31, 2003

St. Louis

The Templar Fund, Inc., St. Louis, Missouri -- to acquire shares of Truman Bancorp, Inc. and thereby acquire Truman Bank.
- Withdrawn, December 29, 2003

Bank Mergers

Cleveland

- The First State Bank of West Manchester, West Manchester, Ohio -- to acquire UMW Acquisition Corp, De Graff, an interim federally chartered savings association.
- Approved, December 29, 2003

Banks, State Member

Director, BS&R

- HSBC Bank USA, Buffalo, New York -- request for an exemption from section 23A of the Federal Reserve Act.
- Granted, December 29, 2003

Change In Bank Control

Minneapolis

- Adams Bancshares, Inc., Adams, Minnesota -- change in bank control.
- Permitted, December 30, 2003

St. Louis

- South Central Bancshares of Kentucky, Inc., Horse Cave, Kentucky -- change in bank control.
- Permitted, December 30, 2003

Competitive Factors Reports

San Francisco

- Bank of the Pacific, Aberdeen, Washington -- report on competitive factors of the proposed merger with Bank NorthWest, Bellingham.
- Submitted, December 31, 2003

Dallas

- First State Bank Central Texas, Temple, Texas -- report on competitive factors of the proposed acquisition of a branch of Fidelity Bank of Texas, Waco, to be located at 9502 West Adams, Temple.
- Submitted, January 2, 2004

Competitive Factors Reports

Atlanta

Indian River National Bank, Vero Beach, Florida -- report on competitive factors of the proposed merger with Alabama National BanCorporation, Birmingham, Alabama, and the proposed purchase of assets and assumption of liabilities of two branches of Public Bank, St. Cloud, Florida.

- Submitted, December 31, 2003

Dallas

Interstate Bank, SSB, Perryton, Texas -- report on competitive factors of the proposed merger with Ultimate Mortgage Corporation, Amarillo.

- Submitted, January 2, 2004

Kansas City

Landmark National Bank, Manhattan, Kansas -- report on competitive factors of the proposed merger with First Kansas Financial Corporation, Osawatomie.

- Submitted, December 30, 2003

Richmond

South Carolina Bank and Trust, National Association, Orangeburg, South Carolina -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Denmark branch of Security Federal Bank, Aiken.

- Submitted, January 2, 2004

Atlanta

Trustmark National Bank, Jackson, Mississippi -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of five branches of Allied Houston Bank, Houston, Texas, located in Harris and Waller Counties.

- Submitted, December 31, 2003

Extensions Of Time

Kansas City

International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers, Kansas City, Kansas -- extension to March 28, 2005, to acquire shares of Brotherhood Bancshares, Inc. and thereby acquire Brotherhood Bank & Trust Company.

- Granted, January 2, 2004

Financial Holding Companies

New York

HSBC Holdings plc, London, United Kingdom -- elections by HSBC North America Holdings Inc., Prospect Heights, Illinois, and HSBC Investments (North America) Inc., Wilmington, Delaware, to become financial holding companies.
- Effective, January 1, 2004

New York

RBC USA Holdco Corporation, New York, New York -- election to become a financial holding company.
- Effective, December 29, 2003

Membership

New York

Adirondack Bank, National Association, Saranac Lake, New York -- to become a member of the Federal Reserve System.
- Approved, December 29, 2003

Kansas City

The State National Bank of Eufaula, Eufaula, Oklahoma -- to become a member of the Federal Reserve System on conversion to a state-chartered bank to be known as Bank of Eufaula.
- Approved, December 30, 2003

District 1

Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, January 3, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 2

Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, January 3, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Lakeland Bancorp, Inc., Oak Ridge, New Jersey, to acquire up to 100 percent of Newton Financial Corporation and thereby indirectly acquire Newton Trust Company, both of Newton, New Jersey, pursuant to Section 3(a)(5) of the BHC Act and Section 225.15 of Regulation Y.	Newspaper – 02/04/2004 Fed Reg – 02/02/2004
CIC	Barry M. Snyder and Lindrew Properties, LLC, both of Buffalo, New York, to acquire shares of Great Lake Bancorp, Inc., Buffalo, New York, (“GLB”) the holding company of Greater Buffalo Savings Bank, Buffalo, New York, that would bring his total holdings of GLB voting stock over 10% but less than 25% of all shares outstanding.	Newspaper – 11/24/2003 Fed Reg – 12/30/2003

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, January 3, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 4

Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, January 3, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Applications by Fifth Third Bank, Grand Rapids, Michigan, to establish branches at 33133 West 12 Mile Road, Farmington Hills, MI; 2301 Gezon Parkway, Wyoming, MI; 1190 West Argyle Street, Jackson, MI; 2112 Jolly Road, Okemos, MI; 1710 Maple Avenue, Evanston, IL; 1 North Wacker Drive, Chicago, IL; 235 West Rand Road, Mt. Prospect, IL; 1366 South Milwaukee Avenue, Libertyville, IL; and 460 South Randall Road, South Elgin, IL, pursuant to Section 208.6 of Regulation H.	Newspaper - 12/19/2003
Branch	Applications by Fifth Third Bank, Cincinnati, Ohio, to establish branches at 7700 Cox Road, West Chester, Ohio and 5100 Terra Firma Drive, Mason, Ohio, pursuant to Section 208.6 of Regulation H.	Newspaper - 12/25/2003

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	PSB Holdings, Inc., New Matamoras, Ohio, proposes to become a bank holding company through the acquisition of The Peoples Savings Bank, New Matamoras, Ohio.	Newspaper - 12/04/2003 Fed Reg - 12/01/2003

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
645625	WesBanco Bank, Inc. 1 Bank Plaza Wheeling, West Virginia 26003-3565	08/04/2003	01/02/2004	O	X	

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 5

Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, January 3, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	The Patapsco Bank, Dundalk, Maryland, to merge with Parkville Federal Savings Bank, Baltimore, Maryland.*	Newspaper – 01/15/2004

*Subject to the provisions of the Community Reinvestment Act.

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 6

Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, January 3, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Red River Bancshares, Inc., Alexandria, Louisiana, after-the-fact change in control notification filed by John C. Simpson, New Orleans, Louisiana, to retain 10.05 percent of the outstanding shares of Red River Bancshares, Inc., and its subsidiary, Red River Bank, both of Alexandria, Louisiana.	Newspaper – N/Avail Fed Reg – 01/20/2004
CIC	United Bank Corporation, Barnesville, Georgia, after-the-fact change in control notification filed by the Edwards Family Holdings, LLLP, Barnesville, Georgia, the Edwards Family Management Trust, Barnesville, Georgia, J. Joseph Edwards and Patricia C. Edwards, Barnesville, Georgia, James J. Edwards, Jr., Thomaston, Georgia, and Christopher C. Edwards, Griffin, Georgia, in their capacities as General Partners, to retain 34.51 percent of the outstanding shares of United Bank Corporation, Barnesville, Georgia, and its subsidiary bank, United Bank, Zebulon, Georgia.	Newspaper – 01/13/2004 Fed Reg – 12/31/2003

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
Membership	Sterling Bank, FSB, Lantana, Florida, to become a member of the Federal Reserve System.

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 7

Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, January 3, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branches & 5D3	Irwin Union Bank and Trust Company, Columbus, Indiana, to purchase certain assets and certain deposit and other liabilities of Irwin Union Bank, F.S.B., Louisville, Kentucky, and thereby to establish branches at 224 South 200 West, Suite 100, Salt Lake City, Utah, and 401 N. Buffalo, Suite 200, Las Vegas, Nevada.*	Newspaper – N/Avail
Branch	Johnson Bank, Racine, Wisconsin, to establish a branch facility to be located at 318 S. Washington Street, Green Bay, Wisconsin.*	Newspaper – N/Avail
Branch	Libertyville Bank & Trust Company, Libertyville, Illinois, to establish a branch facility to be located at 657-663 O'Plaine Road, Gurnee, Illinois.*	Newspaper – 01/05/2004
Branch	Libertyville Bank & Trust Company, Libertyville, Illinois, to establish a branch facility to be located at 345 South Milwaukee, Lake Villa, Illinois.*	Newspaper – 01/05/2004

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 100 percent of the voting shares of First Carolina State Bank, Rocky Mount, North Carolina.*	Fed Reg – N/Avail Newspaper – N/Avail
CIC	Notice by Steven Joseph Bonnet, East Dubuque, Illinois, to control 50.04 percent of East Dubuque Bancshares, Inc., Dubuque, Iowa, and thereby indirectly acquire East Dubuque Savings Bank, Dubuque, Iowa.	Fed Reg – 01/07/2004 Newspaper – N/Avail
3(a)(5)	Fentura Financial, Inc., Fenton, Michigan, to merge with West Michigan Financial Corporation, Hudsonville, Michigan, and thereby indirectly acquire West Michigan Community Bank, Hudsonville, Michigan.*	Fed Reg – 01/09/2004 Newspaper – 01/11/2004

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Will County Bancorp, Inc., Shorewood, Illinois, to become a bank holding company by acquiring up to 100 percent of the voting shares of Bank of Shorewood, Shorewood, Illinois.*	Fed Reg – 01/27/2004 Newspaper – 01/12/2004

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	ICNB Financial Corporation, Ionia, Michigan, to invest in Legacy Trust (in organization), Grand Rapids, Michigan, and thereby to engage in trust company functions.	Fed Reg – 01/19/2004

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

Section V – Availability of CRA public evaluations

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
671147	Primebank 37 1 st Avenue, Northwest LeMars, Iowa 51031 (712) 546-4175	08/04/2003	12/29/2003	O		X
596848	American Trust & Savings Bank 895 Main Street Dubuque, Iowa 52001 (563) 582-1841	07/14/2003	12/29/2003	S	X	
968436	Midwest Bank and Trust Co. 1606 N. Harlem Avenue Elmwood Park, Illinois 60707 (708) 456-4700	08/18/2003	12/31/2003	S	X	

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 8

Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, January 3, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Simmons First Bank of Russellville, Russellville, Arkansas, to establish a branch facility to be located at 1320 West Main Street, Clarksville, Arkansas.*	Newspaper – 01/17/2004

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3A1	Bancorp of Winona, Inc., Winona, Mississippi, to become a bank holding company by acquiring 100 percent of Bank of Winona, Winona, Mississippi.*	Newspaper – 02/02/2004 Fed Reg – 01/26/2004
3A1	Pittsfield Community Bancorp, Inc., Pittsfield, Illinois, to become a bank holding company by acquiring 100 percent of Community Bank of Pittsfield, Pittsfield, Illinois, and Community State Bank of Plymouth, Plymouth, Illinois. (Previously submitted during the week ending December 27, 2003.)*	Newspaper – 01/15/2004 Fed Reg – 01/23/2004
3A5	City Bancorp, Springfield, Missouri, to merge with Signature Bancshares, Inc., Springfield, Missouri, and thereby indirectly acquire Signature Bank, Springfield, Missouri.*	Newspaper – N/Avail Fed Reg – 01/30/2004
CIC	Notice by Joseph Thomas McLane, Poplar Bluff, Missouri, to become a trustee and thereby gain control of Midwest Bancorporation, Inc. and Affiliates Employee Stock Ownership Plan, Poplar Bluff, Missouri.	Newspaper – 01/22/2004 Fed Reg 01/20/2004
CIC	Notice by the Marantz Group, LP, Springfield, Illinois, to retain control of Staun Bancorp, Inc., Staunton, Illinois. The Marantz Group, LP is a proposed "qualified family partnership" and its general partner is Tom E. Marantz, Springfield, Illinois.	Newspaper – 02/09/2004 Fed Reg – 01/20/2004

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
761244	Belgrade State Bank Belgrade, Missouri	09/08/2003	12/31/2003	S		X

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 9

Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, January 3, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Change in control notice by Ronald G. Chamberlin, Eitzen, Minnesota to gain control of Eitzen Independents, Inc., Eitzen, Minnesota, and thereby indirectly gain control of Eitzen State Bank, Eitzen, Minnesota.	Fed Reg-01/12/2004 Newspaper – 01/12/2004

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 10

Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, January 3, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Bank of Choice Holding Company, Evans, Colorado, to become a bank holding company through the acquisition of 100 percent of the voting shares of Weld County Bank, Evans, Colorado.	Newspaper - N/Avail Fed Reg - 02/02/2004
3(a)(1)	Thunder Bancorp, Inc., Sylvan Grove, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Beverly State Bank, Beverly, Kansas (to become Thunder Bank, Sylvan Grove, Kansas).	Newspaper - 12/06/2003 Fed Reg - 12/19/2003

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Thunder Bancorp, Inc., Sylvan Grove, Kansas, to engage in insurance agency activities.	Fed Reg - 12/19/2003

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
Membership	Beverly State Bank, Beverly, Kansas (to become Thunder Bank, Sylvan Grove, Kansas), to become a member of the Federal Reserve System.

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
Membership	The State National Bank of Eufaula, Eufaula, Oklahoma (to be renamed Bank of Eufaula, Eufaula, Oklahoma), to become a member of the Federal Reserve System.
4(c)(8)	First Westroads Bank, Omaha, Nebraska, to engage in making and servicing loans.

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
285151	Colorado Bank & Trust Company of La Junta 301 Colorado La Junta, Colorado 81050-3607	10/14/2003	01/01/2004	S		X

Section VI – CRA examinations scheduled for

Quarter of

<i>Institution</i>	<i>Location</i>
None	

District 11

Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, January 3, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C	Texas State Bank, McAllen, TX, to acquire Community Bank and Trust, SSB, Beaumont, TX* (previously reported the week ending December 27, 2003)	Newspaper – 01/23/2004
Branch	Texas State Bank, McAllen, TX, to establish 31 branches in Texas* (previously reported the week ending December 27, 2003)	Newspaper – 01/23/2004

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	American Bank Holding Corporation, Corpus Christi, TX, to acquire First National Bank of Goliad, Goliad, TX*	Fed Reg – 01/05/2004 Newspaper – N/Avail
3(a)(3)	Sulphur Springs Bancshares, Inc., Sulphur Springs, TX, and Sulphur Springs Delaware Financial Corporation, Dover, DE, to acquire Hawkins Financial Corporation, Hawkins, TX, Hawkins Delaware Financial Corporation, Wilmington, DE, and First State Bank, Hawkins, TX* (previously reported the week ending December 27, 2003)	Fed Reg – 01/22/2004 Newspaper – 01/19/2004
3(a)(5)	Texas Regional Bancshares, Inc., McAllen, TX, and Texas Regional Delaware, Inc., Wilmington, DE, to acquire Southeast Texas Bancshares, Inc., Beaumont, TX, Texas Community Bancshares of Delaware, Inc., Wilmington, DE, and Community Bank and Trust, SSB, Beaumont, TX* (previously reported the week ending December 27, 2003)	Fed Reg – 01/23/2004 Newspaper – 01/23/2004

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i> <i>LrgBk SmBk</i>	
None						

Section VI – CRA examinations scheduled for **Quarter of**

<i>Institution</i>	<i>Location</i>
None	

District 12

Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, January 3, 2004

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C Branch	United Security Bank, Fresno, California, to merge with Taft National Bank, Taft, California, and to acquire two branches of target.*	Newspaper – N/Avail

* Subject to the provisions of the Community Reinvestment Act

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
Investment	China Trust Holdings Corporation, Torrance, California, to make a \$20 million overseas investment in a limited partnership under the laws of the Cayman Islands.

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

Section VI – CRA examinations scheduled for Quarter of

<i>Institution</i>	<i>Location</i>
None	
